

After Recording Return To:
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This Document Prepared By:
Antonia Coats
CoreLogic SolEx
1625 NW 136th Ave, Ste E100
Sunrise, FL 33323

Document Title: LOAN MODIFICATION AGREEMENT

Reference numbers of related documents: 201412080117
on page _____ of document

Grantor(s):
1. MARY LAUREANO
2. MIKE LAUREANO
3.
etc. additional names on page _____ of document

Grantee(s)/ Beneficiary(ies):
1. Lakeview Loan Servicing, LLC, by LoanCare, LLC as agent under Limited POA
2.
3.
etc. additional names on page _____ of document

Assessor's Property Tax Parcel Account Number(s): P52859 / P52862

Legal Description:

THE FOLLOWING DESCRIBED PROPERTY LOCATED IN THE COUNTY OF SKAGIT, STATE OF WASHINGTON: LOT 4, AND THAT PART OF LOT 5 EMBRACED WITHIN THE FOLLOWING DESCRIBED BOUNDARIES: BEGINNING AT A POINT ON THE EAST LINE OF SAID LOT 5, 150 FEET NORTH OF THE SOUTHEAST CORNER THEREOF; FOR MORE DETAILED DESCRIPTION REFER TO EXHIBIT A.



WASHINGTON COVER PAGE

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Parcel ID Number: P52859 / P52862
Prior instrument reference: Instrument No:
201412080117, of the Official Records of SKAGIT
County, WA.

_____[Space Above This Line For Recording Data]_____
Original Recording Date: **December 08, 2014** Loan No: **0010992782**
Original Loan Amount: **\$137,255.00** FHA Case No.: **566-1331790 (821)**
New Money: **\$18,105.36**

LOAN MODIFICATION AGREEMENT

This Loan Modification Agreement ("Agreement"), made this 4th day of August, 2023, between **MARY LAUREANO and MIKE LAUREANO** whose address is **123 S BAKER STREET, MOUNT VERNON, WA 98273** ("Borrower") and **Lakeview Loan Servicing, LLC, by LoanCare, LLC** as agent under **Limited POA** which is organized and existing under the laws of **The United States of America**, and whose address is **3637 Sentara Way, Virginia Beach, VA 23452** ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") dated **December 02, 2014** and recorded in **Instrument No: 201412080117** and recorded on **December 08, 2014**, of the Official Records of **SKAGIT County, WA** and (2) the Note, bearing the same date as, and secured by, the Security Instrument, which covers the real and personal property described in the Security Instrument and defined therein as the "Property", located at

123S BAKER STREET, MOUNT VERNON, WA 98273,
(Property Address)

the real property described being set forth as follows:
See Exhibit "A" attached hereto and made a part hereof;

In consideration of the mutual promises and agreements exchanged, the parties hereto agree as



follows (notwithstanding anything to the contrary contained in the Note or Security Instrument):

1. As of **September 1, 2023**, the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. **\$127,349.29**, consisting of the amount(s) loaned to Borrower by Lender plus capitalized interest in the amount of **\$5,009.62** and other amounts capitalized, which is limited to escrows and any legal fees and related foreclosure costs that may have been accrued for work completed.
2. Borrower promises to pay the Unpaid Principal Balance, plus interest, to the order of Lender. Interest will be charged on the Unpaid Principal Balance at the yearly rate of **7.250%**, from **September 1, 2023**. Borrower promises to make monthly payments of principal and interest of U.S. **\$814.62**, beginning on the **1st** day of **October, 2023**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on **September 1, 2063** (the "Maturity Date"), Borrower still owes amounts under the Note and the Security Instrument, as amended by this Agreement, Borrower will pay these amounts in full on the Maturity Date.
3. If all or any part of the Property or any interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by the Security Instrument.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which Borrower must pay all sums secured by the Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by the Security Instrument without further notice or demand on Borrower.

4. Borrower also will comply with all other covenants, agreements, and requirements of the Security Instrument, including without limitation, Borrower's covenants and agreements to make all payments of taxes, insurance premiums, assessments, escrow items, impounds, and all other payments that Borrower is obligated to make under the Security Instrument; however, the following terms and provisions are forever canceled, null and void, as of the date specified in paragraph No. 1 above:
 - (a) all terms and provisions of the Note and Security Instrument (if any) providing for, implementing, or relating to, any change or adjustment in the rate of interest payable under the Note; and
 - (b) all terms and provisions of any adjustable rate rider, or other instrument or document that is affixed to, wholly or partially incorporated into, or is part of, the Note or Security Instrument and that contains any such terms and provisions as those referred to in (a) above.



5. If the Borrower has, since inception of this loan but prior to this Agreement, received a discharge in a Chapter 7 bankruptcy, and there having been no valid reaffirmation of the underlying debt, by entering into this Agreement, the Lender is not attempting to re-establish any personal liability for the underlying debt.
6. Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Note and Security Instrument. Except as otherwise specifically provided in this Agreement, the Note and Security Instrument will remain unchanged, and Borrower and Lender will be bound by, and comply with, all of the terms and provisions thereof, as amended by this Agreement.
7. Borrower agrees to make and execute other documents or papers as may be necessary to effectuate the terms and conditions of this Agreement which, if approved and accepted by Lender, shall bind and inure to the heirs, executors, administrators, and assigns of the Borrower.
8. This Agreement modifies an obligation secured by an existing security instrument recorded in SKAGIT County, WA, upon which all recordation taxes have been paid. As of the date of this agreement, the unpaid principal balance of the original obligation secured by the existing security instrument is \$120,437.41. The principal balance secured by the existing security instrument as a result of this Agreement is \$127,349.29, which amount represents the excess of the unpaid principal balance of this original obligation.



HUD MODIFICATION AGREEMENT
8300h 01/14

Mary Laureano
MARY LAUREANO -Borrower

Date: 8-14-23

Mike Laureano
MIKE LAUREANO -Borrower

Date: 8-14-23

_____ [Space Below This Line For Acknowledgments] _____

State of Washington

County of Skagit

I certify that I know or have satisfactory evidence that **MARY LAUREANO and MIKE LAUREANO**, (name of person) is the person who appeared before me, a Notary Public and said person acknowledged that (he/she) signed this instrument and acknowledged it to be (his/her) free and voluntary act for the uses and purposes mentioned in the instrument.

Dated: 08/14/2023

Denon Lamatao
Signature of Notary

Notary Public
Title

My Commission expires: 11/02/2024



LoanCare LLC, as Agent under Limited POA for Lakeview Loan Servicing, LLC

By: [Signature] (Seal) - Lender

Name: Marnie A. Wagner

Title: **Assistant Secretary**

AUG 18 2023

Date of Lender's Signature

_____[Space Below This Line For Acknowledgments]_____

State of Florida

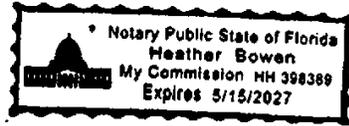
County of Broward

The foregoing instrument was acknowledged before me by means of physical presence or online notarization,

this 18 day of August, 2023, by Marnie A. Wagner, Assistant Secretary of LoanCare LLC, as Agent under Limited POA for Lakeview Loan Servicing, LLC.

[Signature]
(Signature of Notary Public - State of Florida)

Heather Bowen
(Print, Type or Stamp Commissioned Name of Notary Public)



Personally Known OR Produced Identification _____

Type of Identification Produced _____



Exhibit "A"

Loan Number: 0010992782

Property Address: 123S BAKER STREET, MOUNT VERNON, WA 98273

Legal Description:

THE FOLLOWING DESCRIBED PROPERTY LOCATED IN THE COUNTY OF SKAGIT, STATE OF WASHINGTON: LOT 4, AND THAT PART OF LOT 5 EMBRACED WITHIN THE FOLLOWING DESCRIBED BOUNDARIES: BEGINNING AT A POINT ON THE EAST LINE OF SAID LOT 5, 150 FEET NORTH OF THE SOUTHEAST CORNER THEREOF; THENCE WEST 53 FEET; THENCE NORTH 50 FEET; THENCE EAST 53 FEET; THENCE SOUTH TO THE PLACE OF BEGINNING; ALL IN BLOCK B, "PLAN OF GARDEN ADDITION TO MT. VERNON," AS PER PLAT RECORDED IN VOLUME 3 OF PLATS, PAGE 34, RECORDS OF SKAGIT COUNTY, WASHINGTON. SITUATE IN THE CITY OF MOUNT VERNON, COUNTY OF SKAGIT, STATE OF WASHINGTON.



* 0 0 1 0 9 9 2 7 8 2 *
12338 06/18 Exhibit A Legal Description Attachment



* 9 9 3 8 0 9 + 2 5 *
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